

1078 S. Gale Road  
Davison, MI 48423  
February 9, 2009

United States Bankruptcy Court  
Attn: Judge Robert D. Drain  
One Bowling Green  
New York, NY 10004

RE: Delphi Corp Case # 05-44481 filed October 5, 2005  
Document # 14705 to cancel OPEB for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health and life insurance benefits for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via a letter on February 5, 2009 and gave us ONLY 12 days to file our objections.

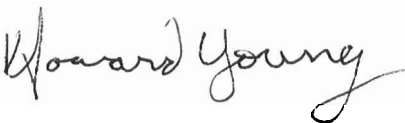
Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income **BEFORE** we were hit with this latest development which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and their families, but also every community where they live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings in addition to the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees who are not the main cause for the company having to file bankruptcy. Health care benefits are currently scheduled to stop at the age of 65 for all retirees, which is a decreasing cost to the company as each of us reaches that 65 age milestone. I am quite confident costs could be spread more evenly among current employees and those executives who are supposed to be leading Delphi out of bankruptcy. Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**We ask you to REJECT this motion.**

Sincerely yours,



Howard M. Young  
Phone: 239-220-0114

